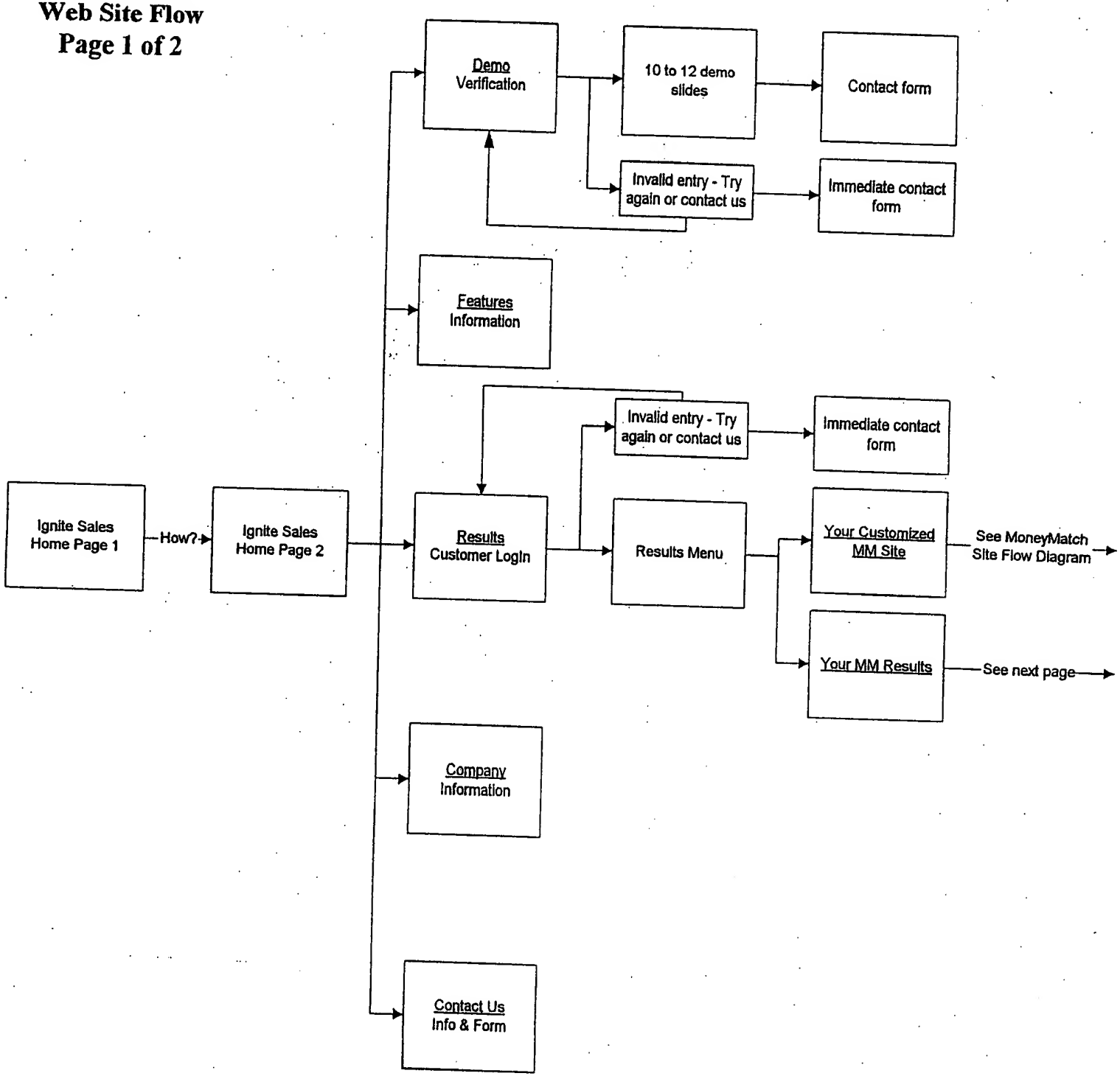
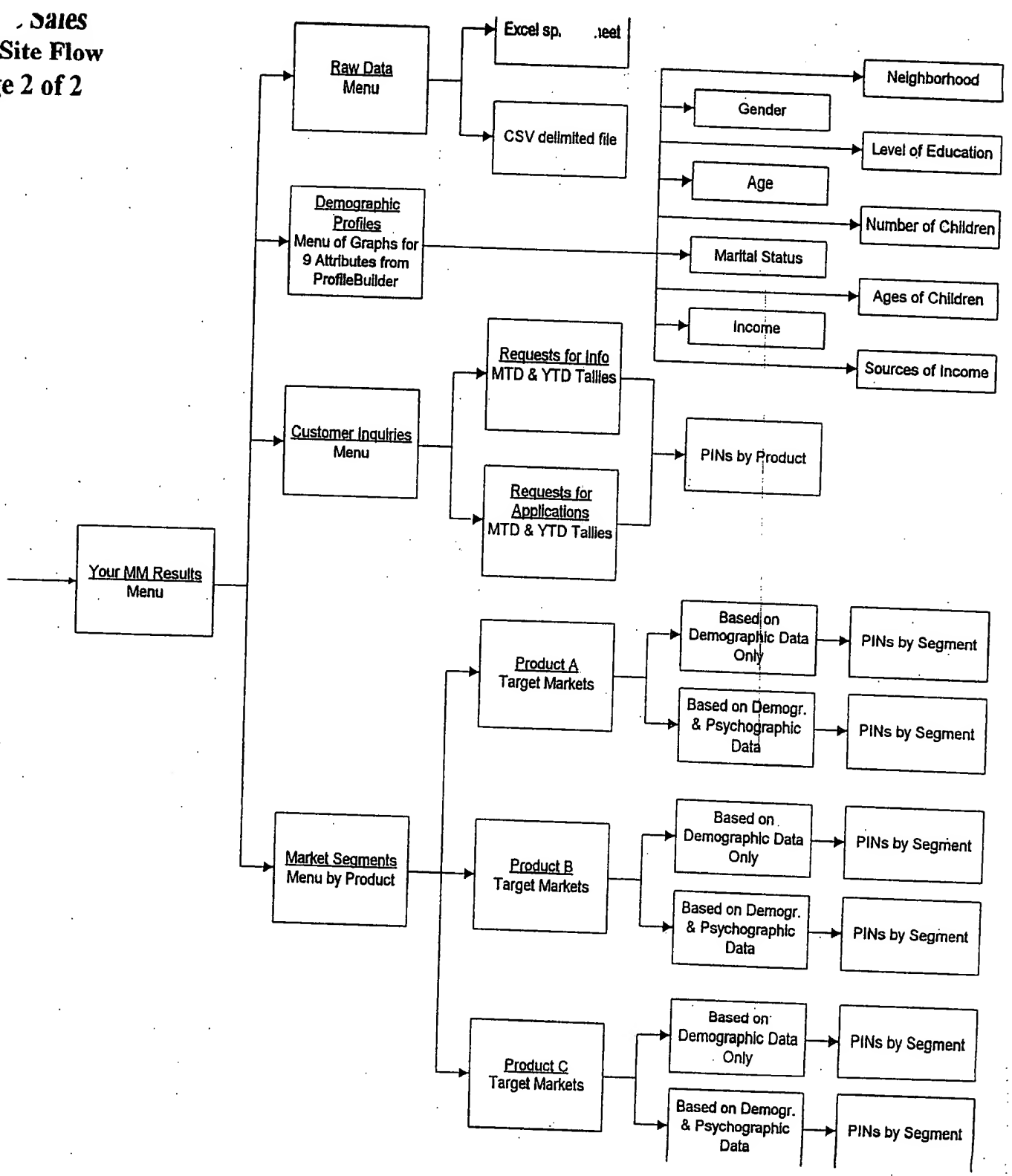
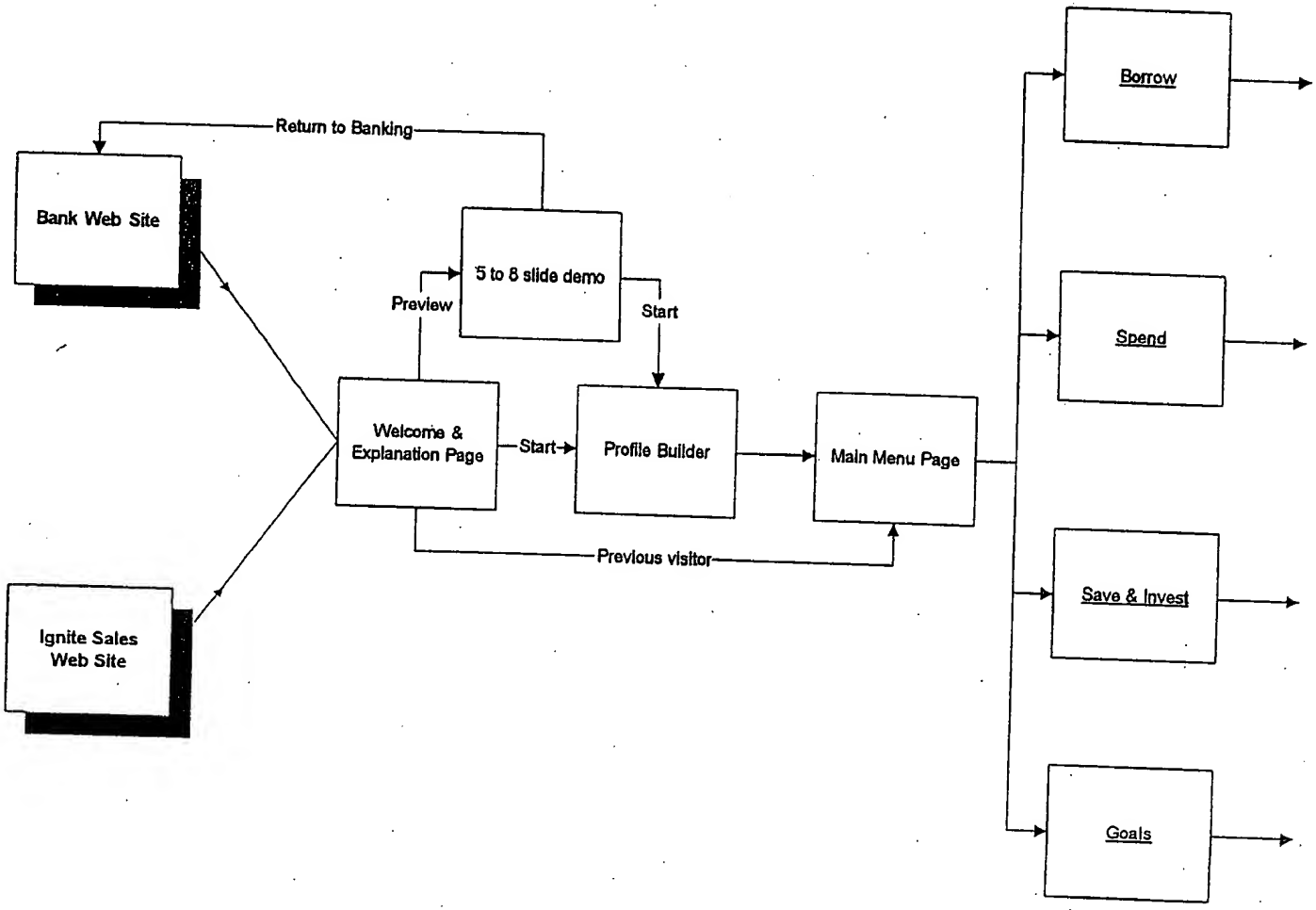
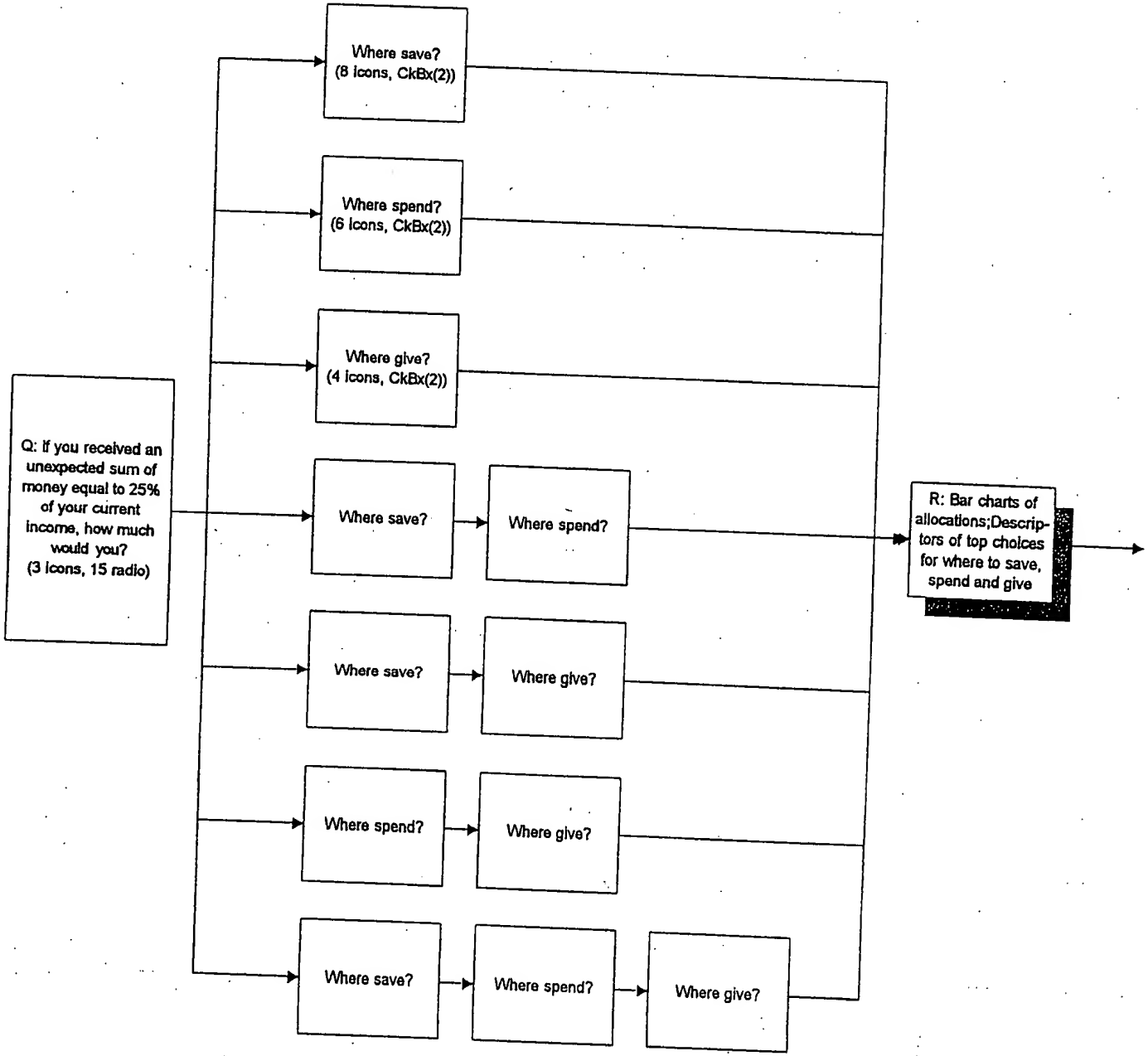
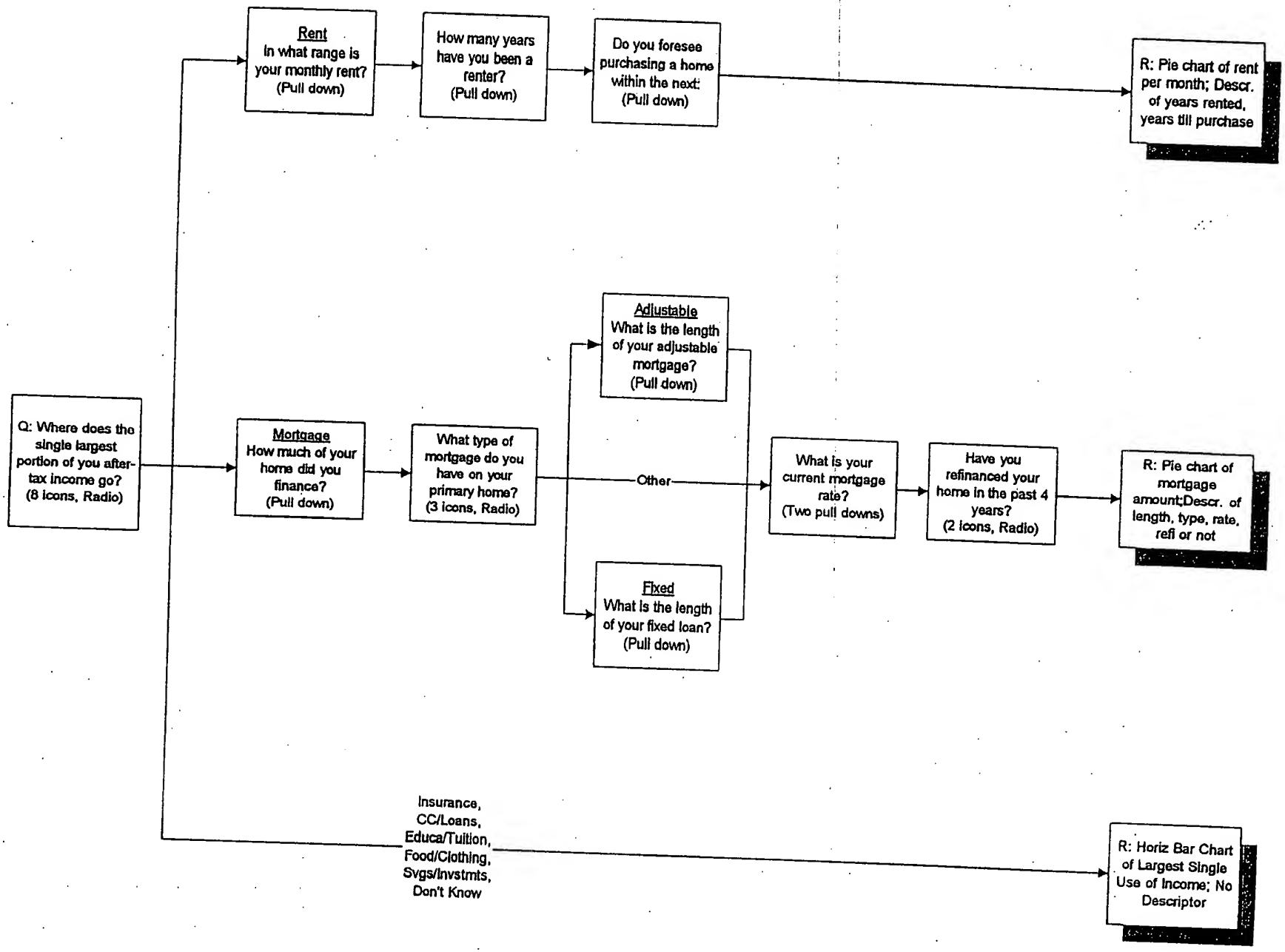


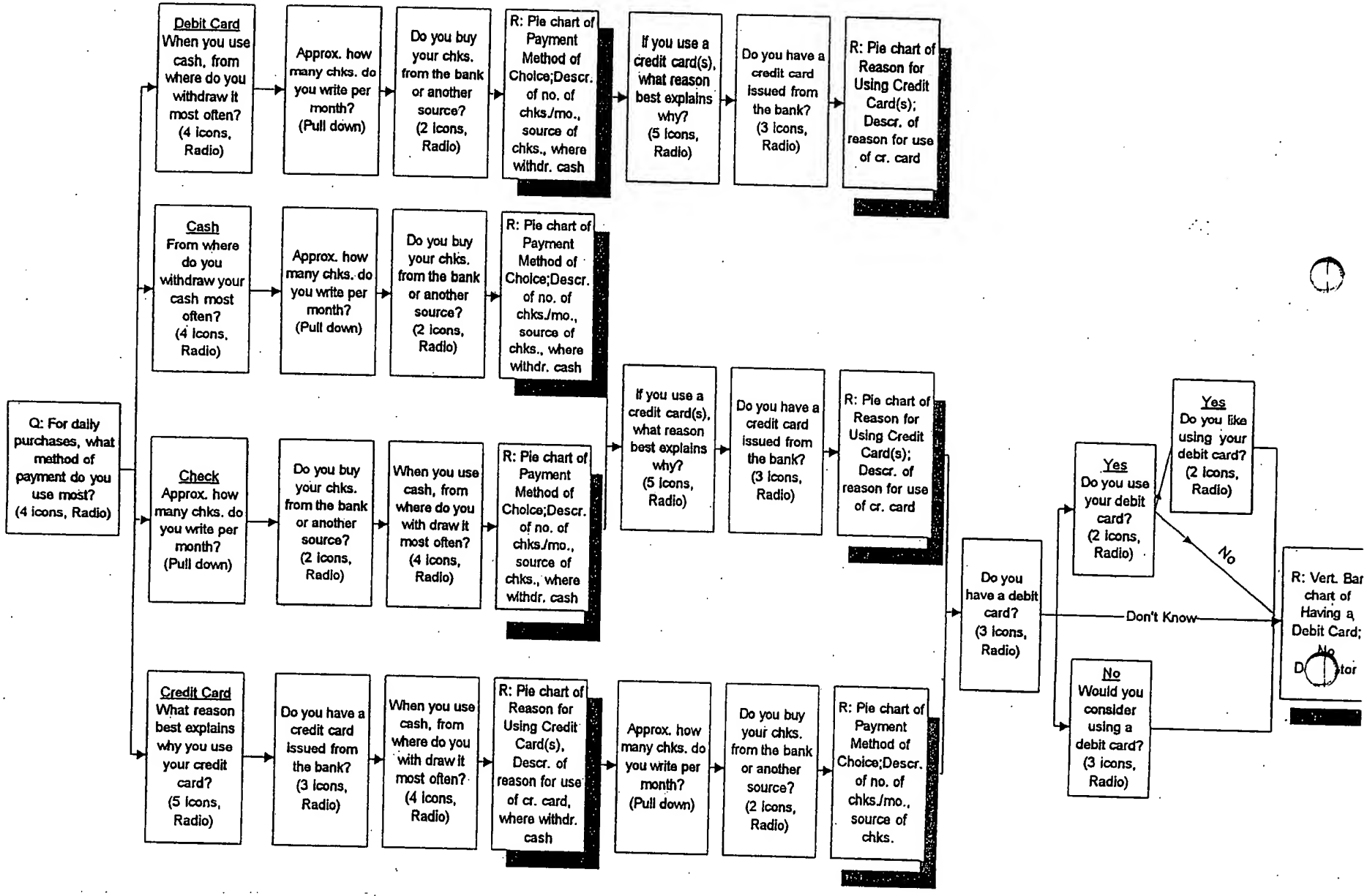

Your MM Results Menu
Raw Data Menu
Excel sp. .ieet
CSV delimited file
Demographic Profiles Menu of Graphs for 9 Attributes from ProfileBuilder
Neighborhood
Gender
Level of Education
Age
Number of Children
Marital Status
Ages of Children
Income
Sources of Income
Customer Inquiries Menu
Requests for Info MTD & YTD Tallies
Requests for Applications MTD & YTD Tallies
PINs by Product
Market Segments Menu by Product
Product A Target Markets
Product B Target Markets
Product C Target Markets
Based on Demographic Data Only
Based on Demogr. & Psychographic Data
PINs by Segment

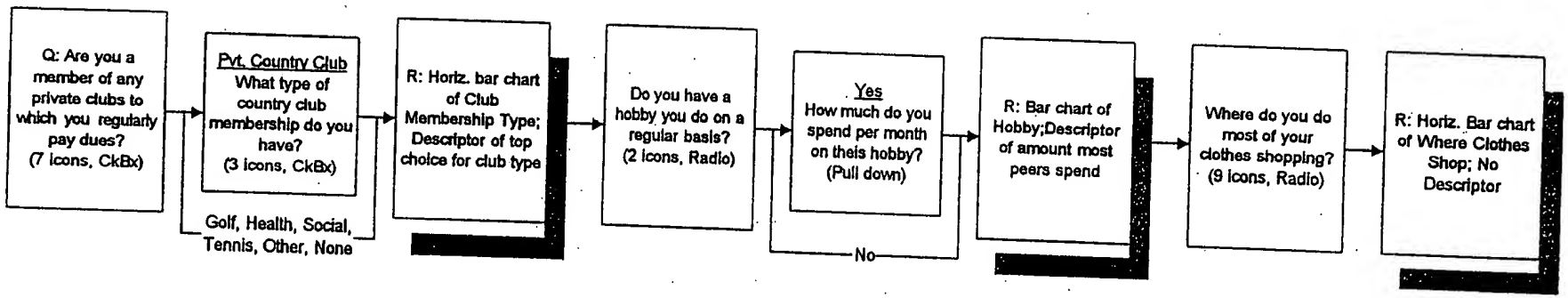
MoneyMatch
Web Site Flow
(8 pages total)

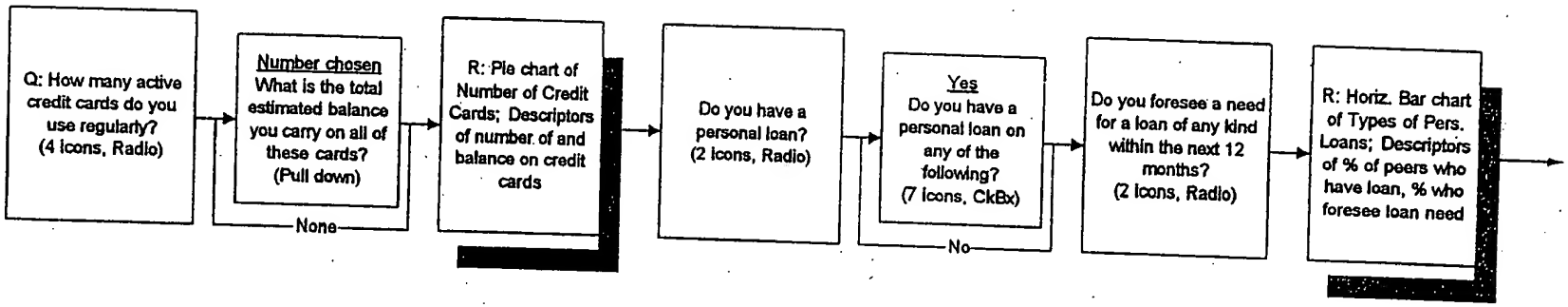


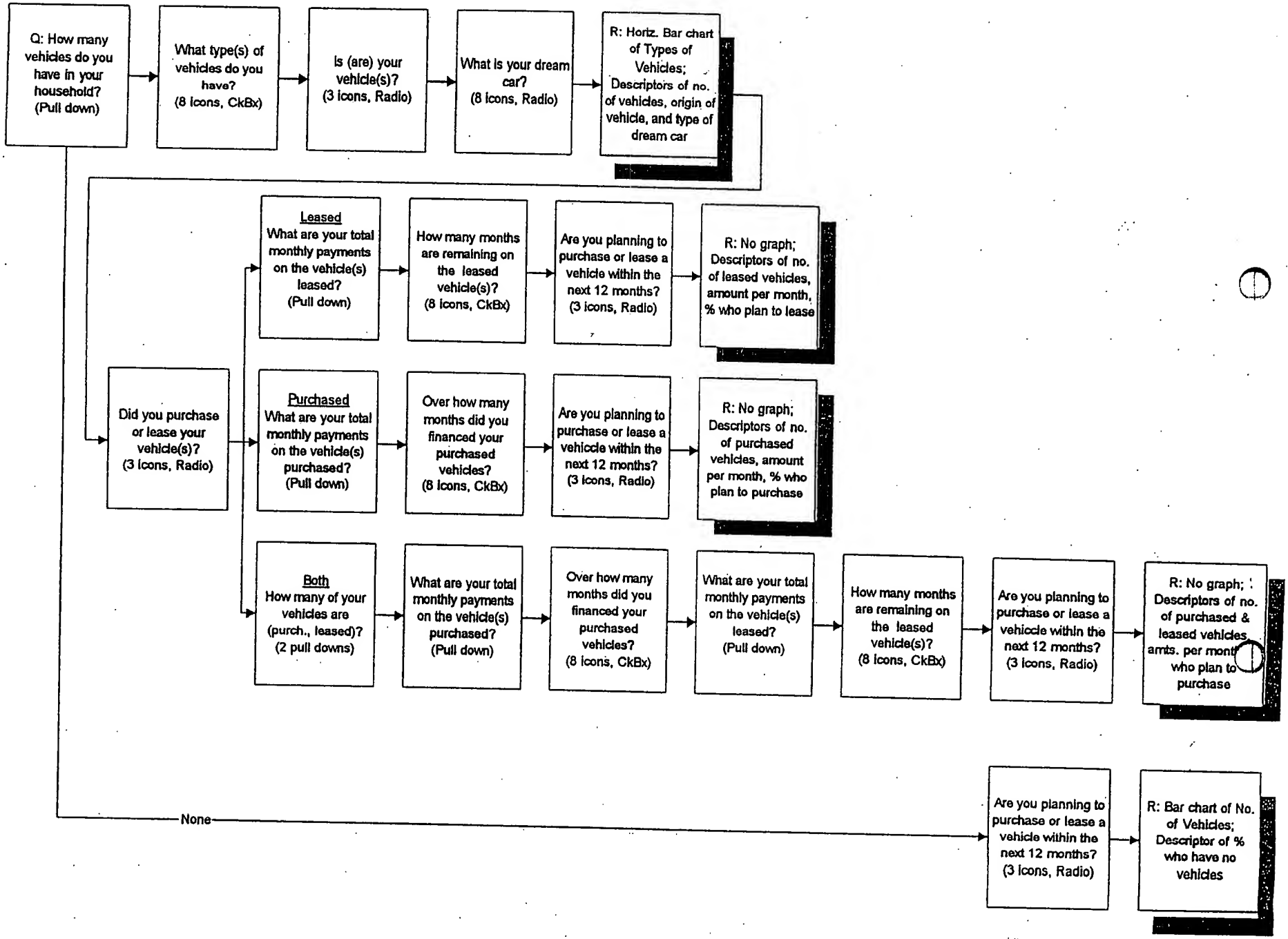



Q: Where does the single largest portion of you after-tax income go? (8 icons, Radio)
Rent
In what range is your monthly rent? (Pull down)
How many years have you been a renter? (Pull down)
Do you foresee purchasing a home within the next: (Pull down)
R: Pie chart of rent per month; Descr. of years rented, years till purchase
Mortgage
How much of your home did you finance? (Pull down)
What type of mortgage do you have on your primary home? (3 icons, Radio)
Adjustable
What is the length of your adjustable mortgage? (Pull down)
Other
Fixed
What is the length of your fixed loan? (Pull down)
What is your current mortgage rate? (Two pull downs)
Have you refinanced your home in the past 4 years? (2 icons, Radio)
R: Pie chart of mortgage amount;Descr. of length, type, rate, refi or not
Insurance, CC/Loans, Educa/Tuition, Food/Clothing, Svgs/Invstmts, Don't Know
R: Horiz Bar Chart of Largest Single Use of Income; No Descriptor

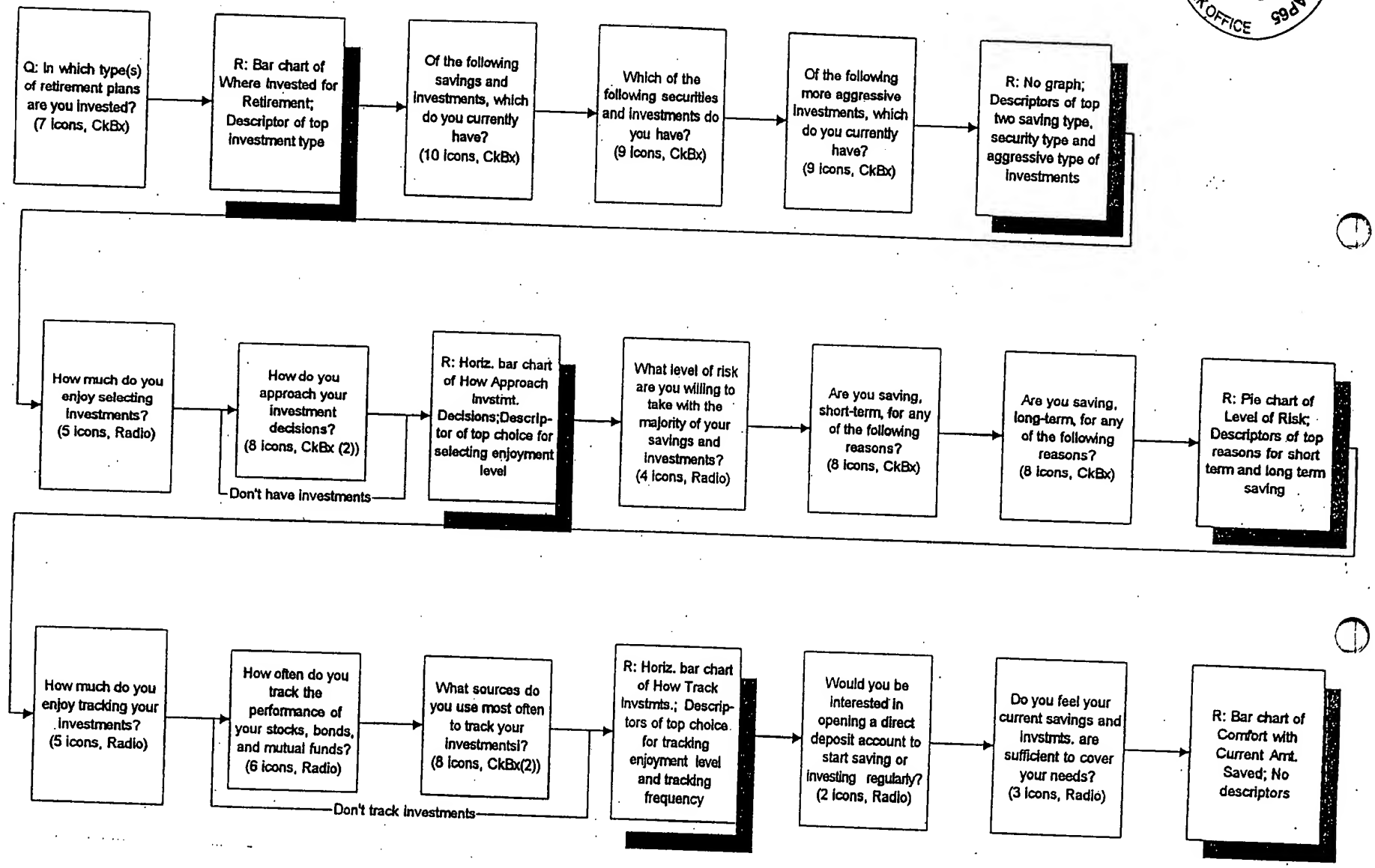

Q: For daily purchases, what method of payment do you use most? (4 icons, Radio)
Debit Card
When you use cash, from where do you withdraw it most often? (4 icons, Radio)
Approx. how many chks. do you write per month? (Pull down)
Do you buy your chks. from the bank or another source? (2 icons, Radio)
R: Pie chart of Payment Method of Choice;Descr. of no. of chks./mo., source of chks., where withdr. cash
If you use a credit card(s), what reason best explains why? (5 icons, Radio)
Do you have a credit card issued from the bank? (3 icons, Radio)
R: Pie chart of Reason for Using Credit Card(s); Descr. of reason for use of cr. card
Cash
From where do you withdraw your cash most often? (4 icons, Radio)
Approx. how many chks. do you write per month? (Pull down)
Do you buy your chks. from the bank or another source? (2 icons, Radio)
R: Pie chart of Payment Method of Choice;Descr. of no. of chks./mo., source of chks., where withdr. cash
Check
Approx. how many chks. do you write per month? (Pull down)
Do you buy your chks. from the bank or another source? (2 icons, Radio)
When you use cash, from where do you with draw it most often? (4 icons, Radio)
R: Pie chart of Payment Method of Choice;Descr. of no. of chks./mo., source of chks., where withdr. cash
If you use a credit card(s), what reason best explains why? (5 icons, Radio)
Do you have a credit card issued from the bank? (3 icons, Radio)
R: Pie chart of Reason for Using Credit Card(s); Descr. of reason for use of cr. card
Credit Card
What reason best explains why you use your credit card? (5 icons, Radio)
Do you have a credit card issued from the bank? (3 icons, Radio)
When you use cash, from where do you with draw it most often? (4 icons, Radio)
R: Pie chart of Reason for Using Credit Card(s), Descr. of reason for use of cr. card, where withdr. cash
Approx. how many chks. do you write per month? (Pull down)
Do you buy your chks. from the bank or another source? (2 icons, Radio)
R: Pie chart of Payment Method of Choice;Descr. of no. of chks./mo., source of chks.
Do you have a debit card? (3 icons, Radio)
Yes
Do you use your debit card? (2 icons, Radio)
Yes
Do you like using your debit card? (2 icons, Radio)
No
Don't Know
No
Would you consider using a debit card? (3 icons, Radio)
R: Vert. Bar chart of Having a Debit Card;


Q: Are you a member of any private clubs to which you regularly pay dues? (7 icons, CkBx)
Pvt. Country Club
What type of country club membership do you have? (3 icons, CkBx)
Golf, Health, Social, Tennis, Other, None
R: Horiz. bar chart of Club Membership Type; Descriptor of top choice for club type
Do you have a hobby you do on a regular basis? (2 icons, Radio)
Yes
How much do you spend per month on theis hobby? (Pull down)
No
R: Bar chart of Hobby;Descriptor of amount most peers spend
Where do you do most of your clothes shopping? (9 icons, Radio)
R: Horiz. Bar chart of Where Clothes Shop; No Descriptor




Q: How many vehicles do you have in your household? (Pull down)
What type(s) of vehicles do you have? (8 icons, CkBx)
Is (are) your vehicle(s)? (3 icons, Radio)
What is your dream car? (8 icons, Radio)
R: Horiz. Bar chart of Types of Vehicles; Descriptors of no. of vehicles, origin of vehicle, and type of dream car
Did you purchase or lease your vehicle(s)? (3 icons, Radio)
Leased
What are your total monthly payments on the vehicle(s) leased? (Pull down)
How many months are remaining on the leased vehicle(s)? (8 icons, CkBx)
Are you planning to purchase or lease a vehicle within the next 12 months? (3 icons, Radio)
R: No graph; Descriptors of no. of leased vehicles, amount per month, % who plan to lease
Purchased
What are your total monthly payments on the vehicle(s) purchased? (Pull down)
Over how many months did you financed your purchased vehicles? (8 icons, CkBx)
Are you planning to purchase or lease a vehicle within the next 12 months? (3 icons, Radio)
R: No graph; Descriptors of no. of purchased vehicles, amount per month, % who plan to purchase
Both
How many of your vehicles are (purch., leased)? (2 pull downs)
What are your total monthly payments on the vehicle(s) purchased? (Pull down)
Over how many months did you financed your purchased vehicles? (8 icons, CkBx)
What are your total monthly payments on the vehicle(s) leased? (Pull down)
How many months are remaining on the leased vehicle(s)? (8 icons, CkBx)
Are you planning to purchase or lease a vehicle within the next 12 months? (3 icons, Radio)
R: No graph; Descriptors of no. of purchased & leased vehicles, amts. per month who plan to purchase
None
Are you planning to purchase or lease a vehicle within the next 12 months? (3 icons, Radio)
R: Bar chart of No. of Vehicles; Descriptor of % who have no vehicles

SAVE & INVEST MODULE



MoneyMatch White Paper

Version 0.7

What is MoneyMatch?

The MoneyMatch Web site provides a means for banks to acquire information regarding their customers. Visitors of the site are prompted with questions regarding their banking, spending, and saving habits. As well as their financial goals. Available to only those customers who access banking services on-line, MoneyMatch also allows visitors to view information about other individuals, thus rewarding visitors for their efforts. The information presented will be the correlations obtained through statistical analysis of previous visitors' responses.

A Visitor's View

A visitor will enter MoneyMatch by choosing the MoneyMatch link, available on the bank's web site. First-time visitors will be asked to register and provide the following information: gender, age, marital status, education level, children, zip code, area code and residential description. Once registered, visitors may choose one of the following areas of interest: spending, savings, debt and goals.

Within each area, visitors answer a series of questions and are rewarded with response pages that allow them to view compilations of statistical information and compare themselves. Comparisons will be presented in such a way that eliminates the need to reenter information and create "what if" scenarios.

Security

To provide confidentiality, as well as ensure that the site is accessed only be authorized bank customers, each bank will provide MoneyMatch with its unique bank ID, as well as a unique customer ID. Each ID will be encrypted and MoneyMatch will use this information to retrieve previous responses. However, MoneyMatch will be unable to identify the visitor. Visitor IDs can be used by a bank to identify a customer. Because the user will perceive that his or her bank is the questioner, the information can be viewed as confidential.

The MoneyMatch Web Site

MoneyMatch is a dynamic and database intensive Web site. It consists of an HTML server, an SQL database and a collection of statistical rules. The site is hosted on a Microsoft NT 4.0 server. The primary tools used by MoneyMatch are Microsoft's IIS version 2.0, Allaire's Cold Fusion version 2.0, Microsoft Access version 7.0, Microsoft SQLServer version 6.5 and SAS. ?

Tools and Construction

Database

The heart of MoneyMatch is its database. The database consists of the following tables:

Table	Description
Client	Contains contact information and verifying credentials about authorized bank users.
Invoice	Contains any billing information that may be generated due to the request of a client.
Mapper	Used to map coded responses to pretty and descriptive strings.
Response	Contains the answers given by visitors.
Stat	Contains the statistical data about all previous responses gathered from visitors. Note: This may consist of multiple tables.
Visitor	Contains whatever information is retained about a visitor.

Client Table

Contains general contact information—if available—and visitor credentials.

Invoice Table

Not in version 1.0???????????

Mapper Table

For each *response table* there is a corresponding *mapper table* that is used to retrieve pretty and descriptive string representations of responses. Is this one huge table?:

ResponseTable	Question	Answer	Value	PrettyValue

Ask Nigel about this.

ANSWER ~~Response~~ Tables

This is actually a collection of tables each of which contain the responses of a particular section of the questions. For example The "Spending Habits" question session "might" have a response table associated with it names SpendingHabits. SpendingHabits would contain the answers encoded as documented below:

Each row of a reponse table contains information about collected responses.

VisitorID	Ans 1	Ans 2	Ans 3	Ans 4	DB vrs #		

VisitorID is unique key given identifying the visitor who provided responses. It is an index into Visitor

The Ans* columns are grouped by collections of responses. These collections are the responses to goupings of questions. For example, the answers to a "Spending Habits" Q/A session. A row is inserted when all questions have been retrieved and a response page generated.

Ans* columns are integers. Additionally they can be used to retreive a pretty printed representation to the answer by a mapping a corresponding mapper table.

Note: The Visitor table could be considered a special case of a response table. Special because it is not purged, cleaned etc periodically as are other response tables. Why? Because someday this whole thing will be automated and then class specific code can be used to retrieve visitor information.

Question: How are previous Q/A sessions tracked? Is information redisplayed? It is used as an index into and by other tables.

Stat

Not yet defined. However, the table will be populated by the StatServer and used in the construction of the response pages to show visitors how they compare to other visitors.

Question: Will this be a 3D matrix?

Visitor

This table will contain the visitor's unique PIN, bank ID, and *VisitorID*. It may also be used in the future to retain more information about a visitor.

How it Works

The Visitor Drives

As visitors participate in the question and answer sessions, their responses and "state information" are retained in JavaScript and server-side, browser managed, variables. Thus, it is the user interface that manages the "state" of a visitor. Once a grouping of questions and answers is completed, the responses are saved to the appropriate *response table.*

For each *response table* there is a corresponding html file containing a frameset which contains JavaScript that has the ability to manage a collection of html files containing the ability to ask the appropriate questions, commit the responses, and generate a response page.

State Transitions

A visitors session can be denoted by a state transition diagram (see diagram 1). The diagram depicts the ability of each Q/A page to link to a next page and link to a "resting" page. The resting page is that which provides help, saves a session, etc.

The use of a classical state transition diagram is hampered by the fact that it is difficult to enforce aspects of more traditional programming languages onto a web site. Therefore, only so much emphasis is placed on the definition of the transition diagrams. However, the diagrams provide a good impetus for the linking and interactions among the Q/A pages.

Statistics Server

The StatServer is responsible for populating the statistics table of the database. These tables are used when presenting visitors with response pages, and by clients in the interpretation of the responses.

The StatServer is a process that is invoked once every 24 hours. A time should be chosen when visitors are not likely to utilize the system; for example, 4 a.m. CST.

The basis for the statistics tables, created using SAS, falls to Neil and Becky. It has not yet been defined whether SAS will be utilized at run-time or if a custom application will be created. Some issues to consider in making this decision are: performance, accuracy, reliability and value. Performance and accuracy are assumed in either implementation. Reliability and value to Ignite are unknown and important.

The following are requirements of the StatServer:

1. If possible, check to see if any sessions are running, and take appropriate action.
2. Put up a entry page that tells visitors the system is down for ? amount of time and ask for them to come back later.
3. Clear the session table.
4. Regenerate the statistics table.
5. Generate reports to any client with an outstanding report/inquiry request.
6. Generate a report to Ignite about the sites status. Include perhaps a page to which Barbie and Julie can browse or generate an e-mail.

Terms

Clients	Users at banks who subscribe to MoneyMatch
Visitors	Bank customers who visit moneymatch.com
StatServer	The daemon process running on moneymatch.com that periodically regenerates the statistical information.

IMMEDIATE TERM - SIMPLE (Demographics-based)

Data set of 200-300 people

Statistical Analysis determines the most influential demographic attributes are:

- Age
- Marital Status
- Neighborhood Type
- Income

NEAR TERM - MORE COMPLEX (Clustering, Predictive-based)

Data set of ? people

Statistical Analysis determines the most influential questions (responses) are:

- Mortgage size
- Family size
- Credit card balance
- Level of risk for long-term investment
- Have a personal loan

LONGER TERM - [redacted] SOPHISTICATED (Pattern Matching, Neural Network - based)

Data set of 3000-5000 people

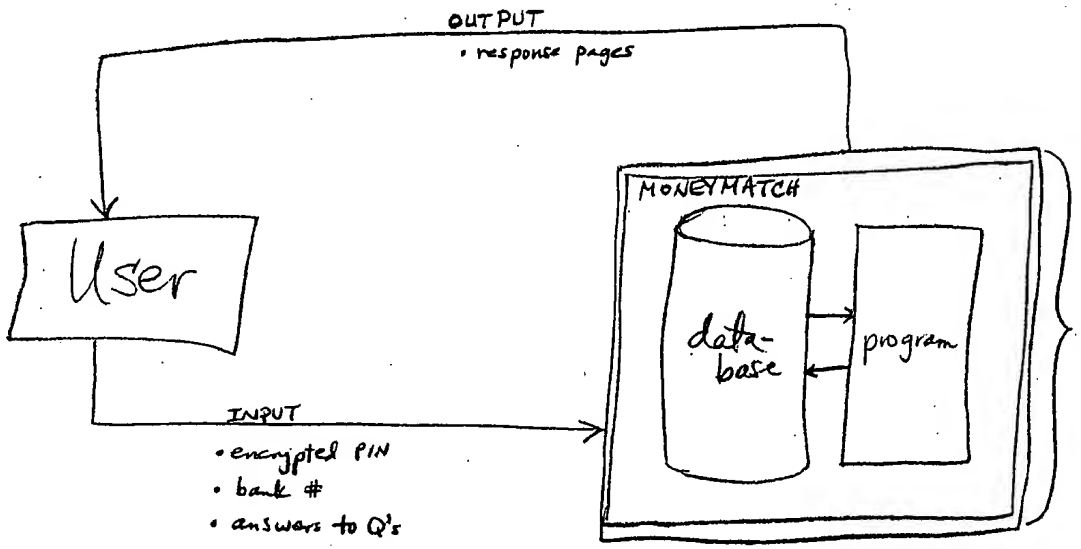
Analysis determines which profile best fits user as questions are answered and predicts user responses and recommends products. Program learns as it gains more data; profiles are dynamic.

User input → Database/Program functions → Output to User

- determine which combo key fits user
- look up summary data for response page
- look up graphic for response page
- create response page

Bank input → Data compiling/reporting functions → Output to Banks

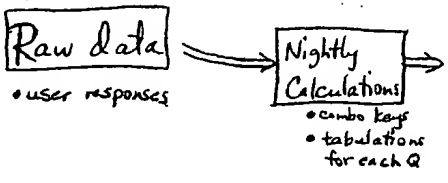
- look up users for bank id#
-



USER INPUT

		User 1	User 2
Key Demographic Attributes "Combo Key"	Age	56-64 yrs old	33-38 years old
	Marital Status	Widowed	Single
	Neighborhood	Suburb	City
	Income	$141K-$200K	$61K-$80K
Personality Questions Answered	Debt 1	3-5 credit cards	10+ credit cards
	Debt 2	$2001-6000 credit card balance	$12,001-18000 credit card balance
	Sp Habits 2	Largest portion of after-tax income goes to savings/investments	Largest portion of after-tax income goes to rent
	Sp. Habits 8b	Dines out 3-5 times per week	Dines out 6+ times per week
	Sp. Habits 8b4	Spends $1501-2500 per month dining out	Spends $500-1000 per month dining out

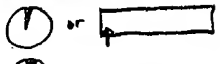
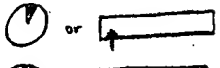
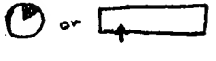
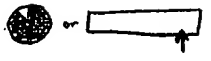
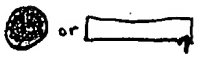
Database + Program Functions



Summary Data

		COMBO KEY D: 56-64 yrs old, Widowed, Suburb, $141-200K income	E	F	G	COMBO KEY H: 33-38 yrs old, Single, City, $61-80K income	etc.
Question D1	None	24%				6%	
	1-2	40%				18%	
	3-5	27%				42%	
	6-9	6%				22%	
	10+	3%				12%	
Question D2	Pay off ea. mo.	34%				8%	
	< $2000	25%				12%	
	$2001-6000	12%				19%	
	$6001-12000	20%				32%	
	$12001-18000	4%				26%	
	$18001-24000	4%				3%	
	> $24000	1%				0%	

Look-up Table for Graphics

If	Then Use
1% - 5%	
6% - 10%	
11% - 15%	
=	
90% - 95%	
96% - 100%	

Output to User

(In graphical format to be determined):

USER1 RESPONSE PAGE [OPTION 1]

Most(?) people in your age + income range have 1 to 2 active credit cards and pay off the balance each month.

277 age. 3-5

12% h between

30.

rds

rcentile for acti credit card balance.

USER2 RESPONSE PAGE

Most(?) people in your age + income range have 3-5 active credit cards with an unpaid balance between $6001 and $12000.

12% of the people in your age + income range have 10 or more active credit cards.

26% have an unpaid balance between $12001 and $18000.

Of people in your age + income range, you are in the 99th percentile for number of active credit cards and the 96th percentile for active credi card balance.

PRO's + CON's OF THIS OPTION

+ static response based on each combo key group

- user may not remember what he chose

+ encourages user to revisit site or play what if's to find out what most people do

- dynamic response page is less efficient (user response time)

+ user knows where he stands against entire population

- it is "better" to be in the lowe percentiles for debt questions like (may cause confusion)

- dynamic response page (time)

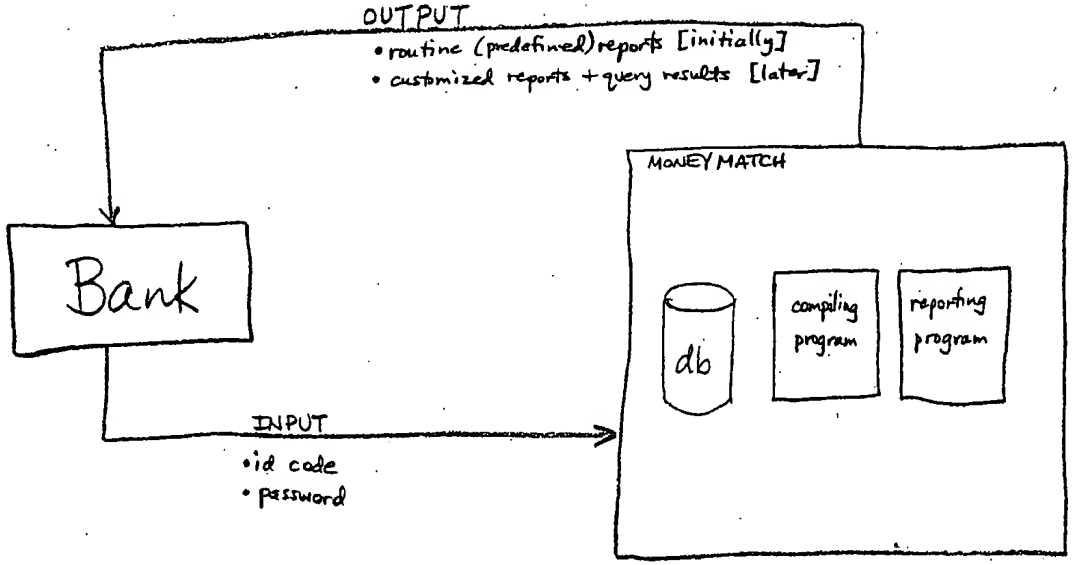
or

side - by - side

your response

most people like you

Q: Which response page provides the user with the information most desired?



examples of reports (by bank id#):

- # bank customers who visited the site
- # " " in each profile
- histograms of responses for Q's most closely related to bank product sales
- # users (by profile) who selected a bank product link
- user answers for selected questions (by encrypted PIN#)
- probability of purchasing bank products by profile or by user (encrypted PIN#)

1. Alias name?
"name" = char(80)

2. Gender?
("sex" value="M") = Male
("sex" value="F") = Female

3. Age?
("age" value="0") = 15 - 18 } =1
("age" value="1") = 19 - 22
("age" value="2") = 23 - 28
("age" value="3") = 29 - 32
("age" value="4") = 33 - 38 } =2
("age" value="5") = 39 - 42
("age" value="6") = 43 - 48 } =3
("age" value="7") = 49 - 55
("age" value="8") = 56 - 64
("age" value="9") = 65 & Over

4. Marital Status?
("mstat" value="S") = Single
("mstat" value="D") = Divorced
("mstat" value="M") = Married
("mstat" value="W") = Widowed

5. Highest level of education completed?
("edu" value="S") ① = High school diploma</td>
("edu" value="M") ② = College degree</td>
("edu" value="D") ③ = Post graduate degree

6. Number of children?
("chdrn" value="0") = 0
("chdrn" value="1") = 1
("chdrn" value="2") = 2
("chdrn" value="3") = 3
("chdrn" value="4") = 4
("chdrn" value="5") = 5
("chdrn" value="6") = 6 or more

no children = 0
yes children = 1

7. Ages of children?
("chdage0" value="1") = 2 & Under
("chdage1" value="1") = 3 - 5
("chdage2" value="1") = 6 - 10
("chdage3" value="1") = 11 - 15
("chdage4" value="1") = 16 - 21
("chdage5" value="1") = 22 - 29
("chdage6" value="1") = 30 & Above

8. Zip code?
"zip" = char(5)

9. Area code?
"area" = char(3)

10. Phone prefix?
"ppfx" = char(3)

11. Which word best describes your neighborhood?
("nbrh" value="0") = City
("nbrh" value="1") = Suburb
("nbrh" value="2") = Country

Income

1. What are your sources of income?
("ic1_0" value="1") = Wages
("ic1_1" value="1") = Spouse's wages
("ic1_2" value="1") = Investment income
("ic1_3" value="1") = Pension
("ic1_4" value="1") = Social Security
("ic1_5" value="1") = ["Other" (ic1_5o)]
"ic1_5o" = char(80)

2. What is your current annual household income?
("ic2" value="0") = Less than or equal to $40K = 1
("ic2" value="1") = $41K to $60K = 2
("ic2" value="2") = $61K to $80K } = 3
("ic2" value="3") = $81K to $110K }
("ic2" value="4") = $111K to $140K } = 4
("ic2" value="5") = $141K to $200K }
("ic2" value="6") = $201K to $250K
("ic2" value="7") = $251K to $300K
("ic2" value="8") = $301K to $400K } = 5
("ic2" value="9") = $401K to $500K
("ic2" value="10") = $501K and up

Spending Habits

1. If you received an unexpected sum of money equal to 25% of your curr
ent income, how much would you

Save?
("sh1_0" value="0") = None
("sh1_0" value="1") = 1/4
("sh1_0" value="2") = 1/2
("sh1_0" value="3") = 3/4
("sh1_0" value="4") = All

Spend?
("sh1_1" value="0") = None

("sh1_1" value="1") = 1/4
("sh1_1" value="2") = 1/2
("sh1_1" value="3") = 3/4
("sh1_1" value="4") = All

Give away?
("sh1_2" value="0") = None
("sh1_2" value="1") = 1/4
("sh1_2" value="2") = 1/2
("sh1_2" value="3") = 3/4
("sh1_2" value="4") = All

1a. If you said that you would save some, where would you save it?
("sh1a_0" value="1") = Money market
("sh1a_1" value="1") = Mutual fund
("sh1a_2" value="1") = Certificate of deposit (CD)
("sh1a_3" value="1") = Savings bonds
("sh1a_4" value="1") = ["Other" (sh1a_4o)]
"sh1a_4o" = char(80)
("sh1a_5" value="1") = Savings account
("sh1a_6" value="1") = Individual Retirement Account (IRA)
("sh1a_7" value="1") = Mattress
("sh1a_8" value="1") = Stocks and bonds
("sh1a_9" value="1") = N/A

1b. If you said that you would spend some, where would you spend it?
("sh1b_0" value="1") = Auto/Truck
("sh1b_1" value="1") = Loan payoff
("sh1b_2" value="1") = Furnishings
("sh1b_3" value="1") = Clothes
("sh1b_4" value="1") = ["Other" (sh1b_4o)]
"sh1b_4o" = char(80)
("sh1b_5" value="1") = Home improvements
("sh1b_6" value="1") = Vacations
("sh1b_7" value="1") = Jewelry
("sh1b_8" value="1") = N/A

1c. If you said that you would give some away, to whom would you give?
("sh1c_0" value="1") = Family
("sh1c_1" value="1") = Charity
("sh1c_2" value="1") = ["Other" (sh1c_2o)]
"sh1c_2o" = char(80)
("sh1c_3" value="1") = Alma mater/School
("sh1c_4" value="1") = Friends
("sh1c_5" value="1") = N/A

2. Where does the single largest portion of your after-tax income go?
("sh2" value="0") = Mortgage
("sh2" value="1") = Rent

```
("sh2" value="2") = Credit cards
("sh2" value="3") = Insurance
("sh2" value="4") = Food
("sh2" value="5") = Clothing
("sh2" value="6") = Hobby
("sh2" value="7") = Car payments
("sh2" value="8") = Savings/Investments
("sh2" value="9") = Education/Tuition
("sh2" value="10") = Entertainment
("sh2" value="11") = ["Other" (sh2o)]
("sh2" value="12") = I don't know
"sh2o" = char(80)

3. If you own your home, how much did you finance?
("sh3" value="0") = ["" (sh3_0)]
("sh3" value="1") = N/A

("sh3_0" value="0") = Less than or equal to $60K
("sh3_0" value="1") = $61K to $110K
("sh3_0" value="2") = $111K to $160K
("sh3_0" value="3") = $161K to $200K
("sh3_0" value="4") = $201K to $250K
("sh3_0" value="5") = $251K to $330K
("sh3_0" value="6") = $331K to $400K
("sh3_0" value="7") = $401K to $500K
("sh3_0" value="8") = $501K to $650K
("sh3_0" value="9") = $651K and up

3a. What type of mortgage do you have?
("sh3a" value="0") = ["Adjustable" (sh3a_0)]
("sh3a" value="1") = ["Fixed" (sh3a_1)]
("sh3a" value="2") = ["Other" (sh3ao)]
("sh3a" value="3") = N/A
"sh3ao" = char(80)

Adjustable
("sh3a_0" value="0") = 1 year ARM
("sh3a_0" value="1") = 2 year ARM
("sh3a_0" value="2") = 3 year ARM
("sh3a_0" value="3") = 4 year ARM
("sh3a_0" value="4") = 5 year ARM
("sh3a_0" value="5") = Ballon

Fixed
("sh3a_1" value="0") = 15 year
("sh3a_1" value="1") = 30 year

3b. What is your current mortgage rate?
("sh3b" value="0") = ["Percent" (sh3b_0)]
("sh3b" value="1") = ["Fraction" (sh3b_1)]
("sh3b" value="2") = Don't know
```

("sh3b" value="3") = N/A

Percent
("sh3b_0" value="0") = 3
("sh3b_0" value="1") = 4
("sh3b_0" value="2") = 5
("sh3b_0" value="3") = 6
("sh3b_0" value="4") = 7
("sh3b_0" value="5") = 8
("sh3b_0" value="6") = 9
("sh3b_0" value="7") = 10
("sh3b_0" value="8") = 11
("sh3b_0" value="9") = 12
("sh3b_0" value="10") = 13
("sh3b_0" value="11") = 14
("sh3b_0" value="12") = 15

Fraction
("sh3b_1" value="0") = 1/8
("sh3b_1" value="1") = 1/4
("sh3b_1" value="2") = 3/8
("sh3b_1" value="3") = 1/2
("sh3b_1" value="4") = 5/8
("sh3b_1" value="5") = 3/4
("sh3b_1" value="6") = 7/8

3c. Have you refinanced your home in the past 4 years?
("sh3c" value="Y") = Yes
("sh3c" value="N") = No
("sh3c" value="") = N/A

4. If you rent, in what range is your monthly rent payment?
("sh4" value="0") =
("sh4" value="1") = N/A

("sh4_0" value="0") = $250 or less
("sh4_0" value="1") = $251 to $400
("sh4_0" value="2") = $401 to $550
("sh4_0" value="3") = $551 to $700
("sh4_0" value="4") = $701 to $900
("sh4_0" value="5") = $901 to $1,500
("sh4_0" value="6") = $1,501 to $2,000
("sh4_0" value="7") = $2,001 to $3,000
("sh4_0" value="8") = $3,001 to $4,000
("sh4_0" value="9") = $4,001 and up

5. What amount, if any, do you spend on all education annually (including pre-school, but not day care)?
("sh5" value="0") = [("" (sh5_0)]
("sh5" value="1") = N/A

("sh5_0" value=0) = $1,000 or less
("sh5_0" value=1) = $1,001 to $2,000
("sh5_0" value=2) = $2,001 to $4,000
("sh5_0" value=3) = $4,001 to $6,000
("sh5_0" value=4) = $6,001 to $9,000
("sh5_0" value=5) = $9,001 to $13,000
("sh5_0" value=6) = $13,001 or more

5a. If you spend money on education, to what level(s) of education is t
he money applied?
("sh5a_0" value="1") = Pre-school/Kindergarten
("sh5a_1" value="1") = Elementary school (grades 1 - 5)
("sh5a_2" value="1") = Middle school (grades 6 - 8)
("sh5a_3" value="1") = High school (grades 9 - 12)
("sh5a_4" value="1") = College
("sh5a_5" value="1") = Graduate school
("sh5a_6" value="1") = Special education school
("sh5a_7" value="1") = Vocational/Trade school
("sh5a_8" value="1") = Continuing education
("sh5a_9" value="1") = ["Other" (sh5a_9o)]
"sh5a_9o" = char(80)
("sh5a_10" value="1") = N/A

5b. How much, if any, do you spend annually on full-time day care/child
care/nanny?
("sh5b" value="0") = ["" (sh5b_0)]
("sh5b" value="1") = N/A

("sh5b_0" value="0") = $4,000 or less
("sh5b_0" value="1") = $4,001 to $6,000
("sh5b_0" value="2") = $6,001 to $8,000
("sh5b_0" value="3") = $8,001 to $10,000
("sh5b_0" value="4") = $10,001 to $15,000
("sh5b_0" value="5") = $15,001 to $20,000
("sh5b_0" value="6") = $20,001 or more

6. How much do you spend each year (approximately) for each of the foll
owing types of insurance?
Car
"sh6_0" = char(15)
Whole life
"sh6_1" = char(15)
Term life
"sh6_2" = char(15)
Home
"sh6_3" = char(15)
Medical
"sh6_4" = char(15)
Dental
"sh6_5" = char(15)
Disability

"sh6_6" = char(15)
Other
"sh6_7" = char(15)

7. If you have a hobby you do on a regular basis, how much, on average, do you spend on it per month?
("sh7" value="0") = ["" (sh7_0)]
("sh7" value="1") = N/A

("sh7_0" value="0") = $50 or less
("sh7_0" value="1") = $51 to $150
("sh7_0" value="2") = $151 to $250
("sh7_0" value="3") = $251 to $400
("sh7_0" value="4") = $401 to $600
("sh7_0" value="5") = $601 to $1,000
("sh7_0" value="6") = $1,001 to $3,000
("sh7_0" value="7") = $3,001 to $6,000
("sh7_0" value="8") = $6,001 or more

7a. How long have you been doing this particular hobby?
("sh7a" value="0"> = ["Years" (sh7a_0)]
("sh7a" value="1"> = N/A

Years
("sh7a_0" value="0") = 0
("sh7a_0" value="1") = 1
("sh7a_0" value="2") = 2
("sh7a_0" value="3") = 3
("sh7a_0" value="4") = 4
("sh7a_0" value="5") = 5
("sh7a_0" value="6") = 6
("sh7a_0" value="7") = 7
("sh7a_0" value="8") = 8
("sh7a_0" value="9") = 9
("sh7a_0" value="10") = 10
("sh7a_0" value="11") = 11
("sh7a_0" value="12") = 12
("sh7a_0" value="13") = 13
("sh7a_0" value="14") = 14
("sh7a_0" value="15") = 15
("sh7a_0" value="16") = 16
("sh7a_0" value="17") = 17
("sh7a_0" value="18") = 18
("sh7a_0" value="19") = 19
("sh7a_0" value="20") = 20

7b. Do you foresee your hobby becoming a business?
("sh7b" value="Y") = Yes
("sh7b" value="N") = No
("sh7b" value="") = N/A

7c. Would you be interested in finding out how many others enjoy this same hobby?
("sh7c" value="Y") = Yes
("sh7c" value="N") = No
("sh7c" value="") = N/A

8. On what do you like to spend your disposable income (you know, the little bit of money not really left at the end of the month)?
("sh8_0" value="1") = Collectibles
("sh8_1" value="1") = Dining out
("sh8_2" value="1") = Kids
("sh8_3" value="1") = Recreation
("sh8_4" value="1") = Entertainment
("sh8_5" value="1") = Cultural events
("sh8_6" value="1") = Camping/RV
("sh8_7" value="1") = Travel
("sh8_8" value="1") = Gifts
("sh8_9" value="1") = Clothes
("sh8_10" value="1") = Watching sports
("sh8_11" value="1") = Playing sports
("sh8_12" value="1") = Gambling
("sh8_13" value="1") = ["Other" (sh8_13o)]
"sh8_13o" = char(80)

8a. If you choose collectibles, what is your favorite collectible and how much do you spend per month?

Favorite collectible
"sh8a_0" = char(15)

Monthly expenditure
"sh8a_1" = char(10)

("sh8a" value="1") = N/A

8b. How often do you dine out?
("sh8b" value="0") = Rarely
("sh8b" value="1") = Once a month
("sh8b" value="2") = 2 to 3 times per month
("sh8b" value="3") = 1 to 2 times per week
("sh8b" value="4") = 3 to 5 times per week
("sh8b" value="5") = 6 or more times per week

8b1. Do you frequent the same restaurant often?
("sh8b1" value="Y") = Yes
("sh8b1" value="N") = No

8b2. Are you a member of a credit card dining club?
("sh8b2" value="Y") = Yes
("sh8b2" value="N") = No

8b3. Do you use dining coupons?
("sh8b3" value="Y") = Yes
("sh8b3" value="N") = No

8b4. How much do you spend per month dining out?
("sh8b4" value="0") = $0 to $50
("sh8b4" value="1") = $51 to $100
("sh8b4" value="2") = $101 to $150
("sh8b4" value="3") = $151 to $250
("sh8b4" value="4") = $251 to $350
("sh8b4" value="5") = $351 to $500
("sh8b4" value="6") = $501 to $1,000
("sh8b4" value="7") = $1,001 to $1,500
("sh8b4" value="8") = $1,501 to $2,500
("sh8b4" value="9") = $2,501 or more

8c. If you have children, on what do you spend the most per month?
("sh8c" value="0") = Toys
("sh8c" value="1") = Clothes
("sh8c" value="2") = Activities
("sh8c" value="3") = Medical
("sh8c" value="4") = ["Other" (sh8co)]
("sh8c" value="5") = N/A
"sh8co" = char(80)

8d. What type of recreation do you do most?
("sh8d_0" value="1") = None
("sh8d_1" value="1") = Water sports
("sh8d_2" value="1") = Outdoor sports & games
("sh8d_3" value="1") = Indoor sports & games
("sh8d_4" value="1") = Camping
("sh8d_5" value="1") = Body conditioning
("sh8d_6" value="1") = ["Other" (sh8d_6o)]
"sh8d_6o" = char(80)

8e. What is your favorite type of travel?
("sh8e" value="0") = None
("sh8e" value="1") = Day trips
("sh8e" value="2") = Weekend getaways
("sh8e" value="3") = Week-long trips
("sh8e" value="4") = Extended stays

8e1. When you travel, what method of transportation do you prefer?
("sh8e1" value="0") = Air
("sh8e1" value="1") = Train
("sh8e1" value="2") = Bus
("sh8e1" value="3") = Car
("sh8e1" value="4") = Boat
("sh8e1" value="5") = RV/camper
("sh8e1" value="6") = ["Other" (sh8e1o)]
"sh8e1o" = char(80)

8e2. What do you like to do most on vacation?
("sh8e2" value="0") = Amusement parks
("sh8e2" value="1") = Historical sights
("sh8e2" value="2") = Exotic locations
("sh8e2" value="3") = Sightseeing
("sh8e2" value="4") = Spa/golf/luxury
("sh8e2" value="5") = Beach/swimming
("sh8e2" value="6") = Mountains
("sh8e2" value="7") = International
("sh8e2" value="8") = Outdoors
("sh8e2" value="9") = Visiting family/friends
("sh8e2" value="10") = N/A

8f. Where do you do most of your clothes shopping?
("sh8f" value="0") = Boutiques/specialty stores
("sh8f" value="1") = Catalogs
("sh8f" value="2") = Custom made
("sh8f" value="3") = Target/WalMart/K-Mart
("sh8f" value="4") = Department stores
("sh8f" value="5") = Discount shops/outlets
("sh8f" value="6") = Fabric store
("sh8f" value="7") = ["Other" (sh8fo)]
("sh8f" value="8") = I don't clothes shop
"sh8fo" = char(80)

8g. What type of sporting event(s) do you enjoy most?
("sh8g" value="0") = Golf
("sh8g" value="1") = Tennis
("sh8g" value="2") = Football
("sh8g" value="3") = Baseball
("sh8g" value="4") = Community events/kids
("sh8g" value="5") = Community events/adult
("sh8g" value="6") = Hockey
("sh8g" value="7") = Basketball
("sh8g" value="8") = Boxing
("sh8g" value="9") = Wrestling
("sh8g" value="10") = Auto/horse racing
("sh8g" value="11") = ["Other" (sh8go)]
("sh8g" value="12") = None
"sh8go" = char(80)

8h. How much do you spend per person, on average, for a sporting event?

("sh8h" value="0") = $0 to $20
("sh8h" value="1") = $21 to $50
("sh8h" value="2") = $51 to $80
("sh8h" value="3") = $81 to $150
("sh8h" value="4") = $151 to $250
("sh8h" value="5") = $251 to $300
("sh8h" value="6") = $301 or More

9. For daily purchases, what method of payment do you use most?
("sh9" value="0") = Cash
("sh9" value="1") = Credit card
("sh9" value="2") = Debit card
("sh9" value="3") = Check
("sh9" value="4") = ["Other" (sh9o)]
"sh9o" = char(80)

9a. When you use cash, from where do you withdraw it?
("sh9a" value="0") = Bank
("sh9a" value="1") = ATM machine
("sh9a" value="2") = Cookie jar
("sh9a" value="3") = Credit card
("sh9a" value="4") = N/A

10. Do you buy your checks from your bank or another source?
("sh10" value="0") = Bank
("sh10" value="1") = Other source
("sh10" value="2") = N/A

10a. Approximately how many checks do you write per month?
("sh10a" value="0") = 1 to 10
("sh10a" value="1") = 11 to 20
("sh10a" value="2") = 21 to 30
("sh10a" value="3") = 31 or more
("sh10a" value="4") = N/A

11. If you use credit, what reason best explains why you use your credi
t card?
("sh11" value="0") = Convenience
("sh11" value="1") = Benefits offered
("sh11" value="2") = Lack of cash
("sh11" value="3") = Line of credit available
("sh11" value="4") = Emergencies
("sh11" value="5") = ["Other" (sh11o)]
("sh11" value="12") = N/A
"sh11o" = char(80)

11a. Do you have a credit card issued from your bank?
("sh11a" value="Y") = Yes
("sh11a" value="N") = No
("sh11a" value="X") = Don't know

12. Do you have a debit card?
("sh12" value="Y") = Yes
("sh12" value="N") = No
("sh12" value="X") = Don't know

12a. If you have a debit card, do you use it?
("sh12a" value="Y") = Yes

("sh12a" value="N") = No
("sh12a" value="X") = Don't know
("sh12a" value="") = N/A

12b. If you have a debit card, do you like it?
("sh12b" value="Y") = Yes
("sh12b" value="N") = No
("sh12b" value="X") = Don't know
("sh12b" value="") = N/A

12c. If you do not have a debit card, would you consider using one?
("sh12c" value="Y") = Yes
("sh12c" value="N") = No
("sh12c" value="") = N/A

what is "Don't Know"

13. What would you most like to change about your spending habits?
("sh13" value="0") = Fewer impluse buys
("sh13" value="3") = Increase savings
("sh13" value="1") = Give more to others
("sh13" value="4") = Like them just the way they are!
("sh13" value="2") = Lower my debt
("sh13" value="5") = ["Other" (sh13o)]
"sh13o" = char(80)

Debt

1. How many active credit cards do you use regularly?
("db1" value="0") = None
("db1" value="3") = 6 to 9
("db1" value="1") = 1 to 2
("db1" value="4") = 10 or more
("db1" value="2") = 3 to 5

2. What is the total estimated balance you carry on all of these cards?

("db2" value="0") = ["" (db2_0)]
("db2" value="1") = N/A

("db2_0" value="0") = Pay off each month
("db2_0" value="1") = Less than $2,000
("db2_0" value="2") = $2,001 to $6,000
("db2_0" value="3") = $6,001 to $12,000
("db2_0" value="4") = $12,001 to $18,000
("db2_0" value="5") = >$18,001 to $24,000
("db2_0" value="7") = More than $24,000

3. How many vehicles in your household are leased?
("db3" value="0") = ["" (db3_0)]
("db3" value="1") = N/A

("db3_0" value="0") = None
("db3_0" value="1") = One
("db3_0" value="2") = Two
("db3_0" value="3") = Three
("db3_0" value="4") = Four
("db3_0" value="5") = Five or more

4. How many vehicles in your household are purchased?
("db4" value="0") = ["" (db4_0)]
("db4" value="1") = N/A

("db4_0" value="0") = None
("db4_0" value="1") = One
("db4_0" value="2") = Two
("db4_0" value="3") = Three
("db4_0" value="4") = Four
("db4_0" value="5") = Five or more

5. What are your total monthly payments on the vehicle(s) leased?
("db5" value="0") = ["" (db5_0)]
("db5" value="1") = N/A

("db5_0" value="0") = Nothing
("db5_0" value="1") = Less than $300
("db5_0" value="2") = $301 to $600
("db5_0" value="3") = $601 to $900
("db5_0" value="4") = $901 to $1,200
("db5_0" value="5") = More than $1,200

6. What are your total monthly payments on the vehicle(s) purchased?
("db6" value="0") = ["" (db6_0)]
("db6" value="1") = N/A

("db6_0" value="0") = Nothing
("db6_0" value="1") = Less than $300
("db6_0" value="2") = $301 to $600
("db6_0" value="3") = $601 to $900
("db6_0" value="4") = $901 to $1,200
("db6_0" value="5") = More than $1,200

7. How many months are remaining on the vehicle(s) leased?
("db7_0" value="1") = Less than 6 months
("db7_1" value="1") = 6 to 12 months
("db7_2" value="1") = 13 to 18 months
("db7_3" value="1") = 19 to 24 months
("db7_4" value="1") = 25 to 36 months
("db7_5" value="1") = 37 to 48 months
("db7_6" value="1") = 49 to 60 months
("db7_7" value="1") = More than 60 months
("db7_8" value="1") = N/A

8. Over how many months did you finance the vehicle(s) purchased?
("db8_0" value="1") = 18 months
("db8_1" value="1") = 24 months
("db8_2" value="1") = 36 months
("db8_3" value="1") = 42 months
("db8_4" value="1") = 48 months
("db8_5" value="1") = 60 months
("db8_6" value="1") = More than 72 months
("db8_7" value="1") = N/A

9. Are you planning on purchasing a vehicle within the next 12 months?
("db9" value="Y") = Yes
("db9" value="N") = No
("db9" value="D") = Don't Know

10. Are you planning on leasing a vehicle within the next 12 months?
("db10" value="Y") = Yes
("db10" value="N") = No
("db10" value="D") = Don't Know

11. What type(s) of vehicles do you have?
("db11_0" value="1") = Sedan
("db11_1" value="1") = Sports utility
("db11_2" value="1") = Luxury
("db11_3" value="1") = Truck
("db11_4" value="1") = Sports car
("db11_5" value="1") = Family utility (van, station wagon, suburban)
("db11_6" value="1") = Classic/Antique
("db11_7" value="1") = ["Other" (db11_7o)]
"db11_7o" = char(80)

11a. Is (are) your vehicle(s)?
("db11a" value="0") = American
("db11a" value="1") = Foreign
("db11a" value="2") = Both

12. What is your dream car?
("db12" value="0") = Sedan
("db12" value="1") = Sports utility
("db12" value="2") = Luxury
("db12" value="3") = Truck
("db12" value="4") = It's no longer a dream, I own it now
("db12" value="5") = Sports car
("db12" value="6") = Family utility (van, station wagon, suburban)
("db12" value="7") = Classic/Antique
("db12" value="8") = ["Other" (db12o)]
"db12o" = char(80)

13. Do you have any of the following financial obligations on a regular basis?
("db13_0" value="1") = None

("db13_1" value="1") = Property (other than current residence)
("db13_2" value="1") = Support of another family member
("db13_3" value="1") = Medical
("db13_4" value="1") = Alimony
("db13_5" value="1") = Child support
("db13_6" value="1") = Personal loan
("db13_7" value="1") = Business loan
("db13_8" value="1") = ["Other" (db13_8o)]
"db13_8o" = char(80)

13a. If you have a personal loan, what type(s)?
("db13a_0" value="1") = Home improvement
("db13a_1" value="1") = Second mortgage
("db13a_2" value="1") = Recreational vehicle loan (boat, RV, camper, snowmobile, etc.)
("db13a_3" value="1") = Debt consolidation
("db13a_4" value="1") = Investment
("db13a_5" value="1") = Education/student
("db13a_6" value="1") = ["Other" (db13a_6o)]
"db13a_6o" = char(80)

13b. Do you foresee a need for a loan of any kind within the next 12 months?
("db13b" value="Y") = Yes
("db13b" value="N") = No

14. Are you a member of any private clubs to which you regularly pay dues?
("db14_0" value="1") = None
("db14_1" value="1") = Health club
("db14_2" value="1") = Social club
("db14_3" value="1") = Country club -> ["Membership type" (db14_4)]
("db14_5" value="1") = Golf club
("db14_6" value="1") = Tennis club
("db14_7" value="1") = ["Other" (db14_7o)]
"db14_7o" = char(80)

Membership type
("db14_4" value="0") =Social
("db14_4" value="1") =Tennis
("db14_4" value="2") =Full golf

Savings & Investments

1. What type(s) of savings and investments do you currently have for retirement?
("si1_0" value="1") = None
("si1_1" value="1") = Cash (in a piggy bank or under mattress)
("si1_2" value="1") = Savings/Passbook account
("si1_3" value="1") = Money market account (savings or checking)

("si1_4" value="1") = Savings bonds
("si1_5" value="1") = Certicate of deposit (CD)
("si1_6" value="1") = Individual Retirement Account (IRA)
("si1_7" value="1") = 401(k) Retirement Account
("si1_8" value="1") = Keogh Account
("si1_9" value="1") = Simplified Employee Pension (SEP)
("si1_10" value="1") = Pension Plan
("si1_11" value="1") = Mutual Funds
("si1_12" value="1") = Corporate Bonds
("si1_13" value="1") = Municipal Bonds
("si1_14" value="1") = Common Stock
("si1_15" value="1") = Preferred Stock
("si1_16" value="1") = Government Securities
("si1_17" value="1") = Treasury Bonds
("si1_18" value="1") = Tax-deferred Annuities
("si1_19" value="1") = Futures
("si1_20" value="1") = Commodities
("si1_21" value="1") = Precious Metals
("si1_22" value="1") = Trust Fund
("si1_23" value="1") = Limited Partnerships
("si1_24" value="1") = Real Estate
("si1_25" value="1") = New Business Venture Funds
("si1_26" value="1") = Life Insurance
("si1_27" value="1") = My Own Business
("si1_28" value="1") = Silent Partner/Part Owner of a Business
("si1_29" value="1") = Collectibles
("si1_30" value="1") = Coins
("si1_31" value="1") = Stamps
("si1_32" value="1") = ["Other" (si1_32o)]
"si1_32o" = char(80)
("si1_33" value="1") = ["Other" (si1_33o)]
"si1_33o" = char(80)
("si1_34" value="1") = ["Other" (si1_34o)]
"si1_34o" = char(80)

2. Other than retirement, what type(s) of savings and investments do yo
u currently have?
Short Term (less than 5 years)
("si2_0" value="1") = None
("si2_1" value="1") = Cash (in piggy bank, under mattress)
("si2_2" value="1") = Savings/Passbook account
("si2_3" value="1") = Money Market account(savings or checking)
("si2_4" value="1") = Savings Bonds
("si2_5" value="1") = Certificates of Deposit (CD)
("si2_6" value="1") = Mutual Funds
("si2_7" value="1") = Corporate Bonds
("si2_8" value="1") = Municipal Bonds
("si2_9" value="1") = Common Stock
("si2_10" value="1") = Preferred Stock
("si2_11" value="1") = Government Securities
("si2_12" value="1") = Treasury Bonds

```
("si2_13" value="1") = Tax-deferred Annuities
("si2_14" value="1") = Futures
("si2_15" value="1") = Commodities
("si2_16" value="1") = Precious Metals
("si2_17" value="1") = Trust Fund
("si2_18" value="1") = Limited Partnerships
("si2_19" value="1") = Real Estate
("si2_20" value="1") = New Business Venture Funds
("si2_21" value="1") = Life Insurance
("si2_22" value="1") = My Own Business
("si2_23" value="1") = Silent Partner/Part-owner of a Business
("si2_24" value="1") = Collectibles
("si2_25" value="1") = Coins
("si2_26" value="1") = Stamps
("si2_27" value="1") = ["Other" (si2_27o)]
"si2_27o" = char(80)
("si2_28" value="1") = ["Other" (si2_28o)]
"si2_28o" = char(80)

Long Term (more than 5 years)
("si2_29" value="1") = None
("si2_30" value="1") = Cash (in piggy bank, under mattress)
("si2_31" value="1") = Savings/Passbook account
("si2_32" value="1") = Money Market account(savings or checking)
("si2_33" value="1") = Savings Bonds
("si2_34" value="1") = Certificates of Deposit (CD)
("si2_35" value="1") = Mutual Funds
("si2_36" value="1") = Corporate Bonds
("si2_37" value="1") = Municipal Bonds
("si2_38" value="1") = Common Stock
("si2_39" value="1") = Preferred Stock
("si2_40" value="1") = Government Securities
("si2_41" value="1") = Treasury Bonds
("si2_42" value="1") = Tax-deferred Annuities
("si2_43" value="1") = Futures
("si2_44" value="1") = Commodities
("si2_45" value="1") = Precious Metals
("si2_46" value="1") = Trust Fund
("si2_47" value="1") = Limited Partnerships
("si2_48" value="1") = Real Estate
("si2_49" value="1") = New Business Venture Funds
("si2_50" value="1") = Life Insurance
("si2_51" value="1") = My Own Business
("si2_52" value="1") = Silent Partner/Part-owner of a Business
("si2_53" value="1") = Collectibles
("si2_54" value="1") = Coins
("si2_55" value="1") = Stamps
("si2_56" value="1") = ["Other" (si2_56o)]
"si2_56o" = char(80)
("si2_57" value="1") = ["Other" (si2_57o)]
"si2_57o" = char(80)
```

3. If you have real estate investment(s), what type(s) are they?
("si3_0" value="1") = My home
("si3_1" value="1") = A second home
("si3_2" value="1") = Rental property
("si3_3" value="1") = Plot of land
("si3_4" value="1") = Revenue-producing land (i.e., oil royalties, etc.
)
("si3_5" value="1") = Office buildings
("si3_6" value="1") = Real Estate Investment Trust (REIT)
("si3_7" value="1") = ["Other" (si3_7o)]
"si3_7o" = char(80)
("si3_8" value="1") = N/A

4. How many investment accounts do you have in each type of financial i
nstitution?
Bank
("si4_0" value="0") = 0
("si4_0" value="1") = 1
("si4_0" value="2") = 2
("si4_0" value="3") = 3
("si4_0" value="4") = 4
("si4_0" value="5") = 5
("si4_0" value="6") = 6 or more

Savings & Loan
("si4_1" value="0") = 0
("si4_1" value="1") = 1
("si4_1" value="2") = 2
("si4_1" value="3") = 3
("si4_1" value="4") = 4
("si4_1" value="5") = 5
("si4_1" value="6") = 6 or more

Credit Union
("si4_2" value="0") = 0
("si4_2" value="1") = 1
("si4_2" value="2") = 2
("si4_2" value="3") = 3
("si4_2" value="4") = 4
("si4_2" value="5") = 5
("si4_2" value="6") = 6 or more

Investment/Brokerage Firm
("si4_3" value="0") = 0
("si4_3" value="1") = 1
("si4_3" value="2") = 2
("si4_3" value="3") = 3
("si4_3" value="4") = 4
("si4_3" value="5") = 5
("si4_3" value="6") = 6 or more

Insurance Co.
("si4_4" value="0") = 0
("si4_4" value="1") = 1
("si4_4" value="2") = 2
("si4_4" value="3") = 3
("si4_4" value="4") = 4
("si4_4" value="5") = 5
("si4_4" value="6") = 6 or more

Other
"si4_5" = char(80)
"si4_6" = char(80)
"si4_7" = char(80)

5. Are you saving and investing for a particular reason(s)?
Short Term (less than 5 years)
("si5_0" value="1") = No
("si5_1" value="1") = Unexpected events
("si5_2" value="1") = Emergencies
("si5_3" value="1") = Vacation
("si5_4" value="1") = Wedding
("si5_5" value="1") = Tuition/education
("si5_6" value="1") = Retirement
("si5_7" value="1") = Inheritance for family members
("si5_8" value="1") = Down-payment
("si5_9" value="1") = Upcoming major purchase
("si5_10" value="1") = Home purchase
("si5_11" value="1") = Home improvement
("si5_12" value="1") = Vehicle purchase
("si5_13" value="1") = Pay off debt
("si5_14" value="1") = Start an investment portfolio
("si5_15" value="1") = Start own business
("si5_16" value="1") = Return on money/Growth of funds
("si5_17" value="1") = Tax relief
("si5_18" value="1") = Just for the fun of it
("si5_19" value="1") = ["Other" (si5_19o)]
"si5_19o" = char(80)
("si5_20" value="1") = ["Other" (si5_20o)]
"si5_20o" = char(80)

Long Term (more than 5 years)
("si5_21" value="1") = No
("si5_22" value="1") = Unexpected events
("si5_23" value="1") = Emergencies
("si5_24" value="1") = Vacation
("si5_25" value="1") = Wedding
("si5_26" value="1") = Tuition/education
("si5_27" value="1") = Retirement
("si5_28" value="1") = Inheritance for family members
("si5_29" value="1") = Down-payment

("si5_30" value="1") = Upcoming major purchase
("si5_31" value="1") = Home purchase
("si5_32" value="1") = Home improvement
("si5_33" value="1") = Vehicle purchase
("si5_34" value="1") = Pay off debt
("si5_35" value="1") = Start an investment portfolio
("si5_36" value="1") = Start own business
("si5_37" value="1") = Return on money/Growth of funds
("si5_38" value="1") = Tax relief
("si5_39" value="1") = Just for the fun of it
("si5_40" value="1") = ["Other" (si5_40o)]
"si5_40o" = char(80)
("si5_41" value="1") = ["Other" (si5_41o)]
"si5_41o" = char(80)

5a. Would you be interested in opening a direct deposit account to star t saving or investing regularly for any of the above reasons?
("si5a" value="Y") = Yes
("si5a" value="N") = No

5b. Do you feel your savings and investment account(s) has(have) suffic ient funds now to cover your needs?
("si5b" value="Y") = Yes
("si5b" value="N") = No
("si5b" value="X") = Not sure

5c. Do you foresee opening a new savings or investment account of any k ind within the next 12 months?
("si5c" value="Y") = Yes
("si5c" value="N") = No

6. What levels of risk are you willing to take with your savings and in vestments?
Short-term
("si6_0" value="0") = Aggressive (significant risk)
("si6_0" value="1") = Moderate (measured risk)
("si6_0" value="2") = Conservative (minimal risk)
("si6_0" value="3") = Very conservative (little or no risk)

Long-term
("si6_1" value="0") = Aggressive (significant risk)
("si6_1" value="1") = Moderate (measured risk)
("si6_1" value="2") = Conservative (minimal risk)
("si6_1" value="3") = Very conservative (little or no risk)

Retirement
("si6_2" value="0") = Aggressive (significant risk)
("si6_2" value="1") = Moderate (measured risk)
("si6_2" value="2") = Conservative (minimal risk)
("si6_2" value="3") = Very conservative (little or no risk)

7. How much do you enjoy selecting investments?
("si7" value="0") = Very much
("si7" value="1") = Moderately
("si7" value="2") = Very little
("si7" value="3") = Not at all
("si7" value="4") = N/A

8. How do you approach your investment decisions?
("si8_0" value="1") = See/read about opportunity(ies)
("si8_1" value="1") = Research on my own
("si8_2" value="1") = Read third party research
("si8_3" value="1") = Word-of-mouth
("si8_4" value="1") = Broker recommendations
("si8_5" value="1") = Financial planner
("si8_6" value="1") = Tax accountant
("si8_7" value="1") = ["Other" (si8_7o)]
"si8_7o" = char(80)
("si8_8" value="1") = N/A

9. When purchasing stocks, bonds and mutual funds, which source do you use most?
("si9" value="0") = Full-service broker
("si9" value="1") = N/A
("si9" value="2") = Discount broker
("si9" value="3") = Direct investing on my own

10. How much do you enjoy tracking your investments?
("si10" value="0") = Very much
("si10" value="1") = Moderately
("si10" value="2") = Very little
("si10" value="3") = Not at all
("si10" value="4") = N/A

11. How often do you track the performance of your stocks, bonds and/or mutual funds?
("si11" value="0") = Daily
("si11" value="6") = N/A
("si11" value="1") = Weekly
("si11" value="2") = Monthly
("si11" value="3") = Quarterly
("si11" value="4") = Annually
("si11" value="5") = Never

12. What source(s) do you use most often to track your investments?
("si12_0" value="1") = Newspaper
("si12_1" value="1") = Broker/Financial planner
("si12_2" value="1") = Friend(s)
("si12_3" value="1") = Internet
("si12_4" value="1") = Annual reports
("si12_5" value="1") = Newsletters
("si12_6" value="1") = Investment publications

("si12_7" value="1") = ["Other" (si12_7o)]
"si12_7o" = char(80)
("si12_8" value="1") = N/A

13. Would you be interested in setting and tracking your financial goals with the help of a free, anonymous on-line service?
("si13" value="Y") = Yes
("si13" value="N") = No

14. If your bank offered an on-line anonymous service for you to compare your financial lifestyle to others like you, how interested would you be?
("si14" value="0") = Very
("si14" value="1") = Somewhat
("si14" value="2") = Neutral
("si14" value="3") = Not much
("si14" value="4") = Not at all

15. Do you currently do any on-line banking or on-line bill-paying?
("si15" value="Y") = Yes
("si15" value="N") = No
("si15" value="X") = Don't Know

15a. If not, and your bank offered you on-line banking and/or on-line bill-paying, would you be interested?
("si15a" value="Y") = Yes
("si15a" value="N") = No
("si15a" value="X") = Not Sure

Exhibit E

AUSTIN
HOUSTON
LONDON
MOSCOW
NEW YORK
WASHINGTON, D.C.

KEVIN J. MEEK
(214) 953-6680

BAKER & BOTTS
L.L.P.
2001 ROSS AVENUE
DALLAS, TEXAS 75201-2980

TELEPHONE: (214) 953-6500
FACSIMILE: (214) 953-6503

E-MAIL ADDRESS:
KEVIN.MEEK@BAKERBOTTS.COM

PRIVILEGED AND CONFIDENTIAL
ATTORNEY-CLIENT COMMUNICATION

VIA HAND DELIVERY

Ms. Julie Hamrick
Ignite Sales
15301 Dallas Parkway, Suite 840
Dallas, Texas 75248
(972) 458-5522

Re: *System and Method for Profiling Customers For Targeted Marketing* Patent Application; Our File No. 065027.0103

Dear Julie:

Enclosed is a draft copy of a patent application covering the above-identified invention, together with a copy of the rough drawings. Please review the application to determine if it accurately and adequately describes the invention, noting in red on the enclosed copy any comments or revisions you deem necessary. The application must disclose the best mode of carrying out the invention; please let me know if it does not.

After you have completed your review, please return the draft to me. I will then place the application, incorporating your remarks, in condition for filing in the Patent and Trademark Office, and the original will be sent back to you for formal execution.

Please note that at the time the application is executed, you will be acknowledging your duty to disclose material prior art to the U.S. Patent and Trademark Office. Such prior art includes relevant patents and printed publications, information concerning public use of methods or apparatus related to the invention, and information on public use or sales of the invention (or related methods or apparatus) made more than a year ago. Failure to disclose such prior art may invalidate any patent issuing on the application.

We look forward to working with you in fine-tuning the claims. If you have any questions, please do not hesitate to call me.

Very truly yours,

BAKER & BOTTS, L.L.P.

Kevin Meek

Kevin J. Meek

KJM:du

Enclosures